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FROM: Shahpar Shahpar

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MESSAGE:

Attached is a Reply to the Office Action dated December 1, 2004, Serial Number 09/712,743

ORIGINAL DOCUMENT: Will not be sent

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CLIENT MATTER NO.: 10655.9500

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Serial No. 09/712,743
Docket No. 10655.9500

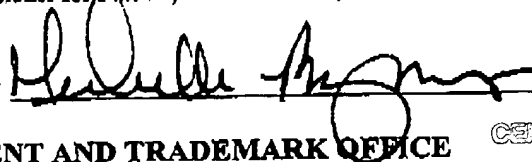
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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
PATENT**

FEB 24 2005

Inventors: Patnode, et al.

Serial No.: 09/712,743

Filing Date: November 14, 2000

TITLE: SYSTEMS AND METHODS FOR
CREATING FINANCIAL ADVICE
APPLICATIONS

Docket No.: 10655.9500

Examiner: Yasin M. Barqadle

Art Unit: 2153

Confirmation
No.:

REPLY

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Honorable Commissioner:

In reply to the Office Action dated December 1, 2004, please consider the following remarks, which is being timely filed within 3 months of the mailing date of the Office Action. As previously discussed with Examiner Barqadle, Applicants request an Examiner Interview to discuss the remarks in this Reply.

Remarks/Arguments begin on page 2 of this paper.